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Role of Lakshmir Bhandar Scheme in Women Empowerment and Poverty Alleviation: A Study from Howrah District of West Bengal

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Abstract: In West Bengal the Lakshmir Bhandar (LB) scheme was introduced in February, 2021 but disbursement of benefit was started from September, 2021. Under this scheme, the government of West Bengal provides (since April, 2024) ₹ 1,200/- every month to women belongs to SC/ST households and ₹ 1,000/- per month to other beneficiaries for the empowerment of unemployed women in the age group of 25-60 years. This financial benefit also helps to alleviate poverty, which was another objective of the scheme. The present study examines how far the scheme has achieved the objectives by conducting a field survey from Howrah District of West Bengal. The study finds that the majority of the beneficiaries have clearly realised that the scheme has enhanced financial autonomy and importance in the family. The scheme at least saves 8.43% women from being completely disempowered through the entitlement transfer. The scheme prevents a large group of women from entitlement failure which is the main cause of disempowerment. Thus, the scheme is very successful regarding the empowerment of women. It is estimated that the scheme, alone, reduces poverty by 5.39%. Therefore, the scheme is very successful in alleviating poverty also.

Keywords: Women Empowerment, Entitlement Failure, Social Security Scheme, Poverty Gap, Financial Autonomy

JEL Code: I3, I310, I320, I380, O23

I. Introduction

For balanced development of the society, development of men and women are equally essential. So, every country should have an equal distribution of facilities and endowments between men and women. If so, then only there exists a possibility of equal contribution of men and women in the country's future development. Developing only men makes the country handicapped and the developed part has to bear the burden of handicapped part before contributing to the development of the country. Even if a country gives equal emphasis both on men and women then also women will contribute[3] lesser than men in the development of the country due to the existence of several barriers against women which is common to the poor underdeveloped countries as well as in developing countries. In the underdeveloped countries several societal norms, customs and tradition, religious belief, illiteracy among the people, property rights etc. pull back the process of capability enhancement of the women. As a result, endowment set for most of the women are narrow compared to men. Economic development leads to women's empowerment (Duflo, 2011) via enlargement of endowment set through capability enhancement of the women. Another fact is that endowment set of the women (compare to men) are not always fully converted to entitlement set due to some other factors like social norms and social taboos, family system of living, non-existence of market for some services (generally produced and provided by the women), etc.

Women are less powerful, in all dimensions, compared to men throughout the globe, only its degree varies across the country. Since the late twentieth century United Nations has been trying to eradicate this power imbalance. Many researchers conducted their research on different dimensions of power imbalance and women empowerment. Any discussion about women empowerment should start with a proper definition of it. Because research findings are very much dependent on how the researcher has defined the term 'women empowerment'. In this paper we have used the definition of Kabeer (2005). According to her 'power' is the ability to make choices. To be disempowered means to be denied choice, while empowerment refers to the processes by which those who have been denied the ability to make choices acquire such an ability. Thus, women empowerment is a process by which women acquire their ability to make choices denied once. In this regard Kabeer (2005) has, clearly, distinguished the term 'powerful' and 'empowered'. If a person exercises a great deal of choice in his life may be very powerful, but he is not empowered because he was never disempowered in the first place. Though, 'powerful' and 'empowered' are two different terms but these two have a close link. If women are empowered then women gradually become powerful. Thus, empowering women means making women more powerful. Once women are empowered or become powerful then there is no necessity to empower them further. As women empowerment is a process, obviously a slow process, so different forces are acting on it and determine the outcome. The outcome depends on how these forces will be identified and how remedial solutions will be applied. It has no readymade solution. For empowering women, first, we have to know why and how they have been disempowered. The concept of women empowerment is a multifaceted hydra. It has several dimensions. Considering different dimensions of it some researchers classify it into several types. These are – social empowerment, educational empowerment, economic empowerment, political empowerment and psychological empowerment (Mandal, 2013: 17-30). All these types of women empowerments are not separate completely; they are highly interlinked. Among all these types of empowerment economic empowerment is the most important one and it is a basic necessity of women. As other types of empowerments can be gradually achieved through economic empowerment.

The Government of West Bengal in February, 2021 introduced a flagship program "Lakshmir Bhandar" scheme to provide financial assistance to unemployed women of the society. Under this scheme, the government of West Bengal provides[4] Rs 1,200/- every month to women belongs to SC/ST households and Rs 1,000/- per month to other beneficiaries for the empowerment of unemployed women in the age group of 25-60 years and who are enrolled in 'Swasthya Sathi' scheme (enrolment in the Swasthya Sathi scheme was initially tied with the scheme but waived latter on). Though the scheme was introduced in February, 2021 but its disbursement started from September, 2021. Lakshmir Bhandar scheme is a multi-purpose scheme, it helps to overcome financial constraints faced by the women, improves their overall quality of life, reduce poverty, improves gender equality (Das, P., 2023, Chatterjee, S. 2023, Rakshit, U. 2023). This scheme provides a holistic support system that addresses multiple dimensions of women's empowerment and upliftment in West Bengal. The scheme aims to make women financially independent by providing them with a one-time grant on monthly basis to buy essential goods and services. This grant helps to alleviate poverty (those are lying close to poverty line) or make an upliftment of the people below poverty line (those are sufficiently below poverty line) at one hand and enhance financial autonomy of the unemployed women by providing a pocket money to them on the other hand.

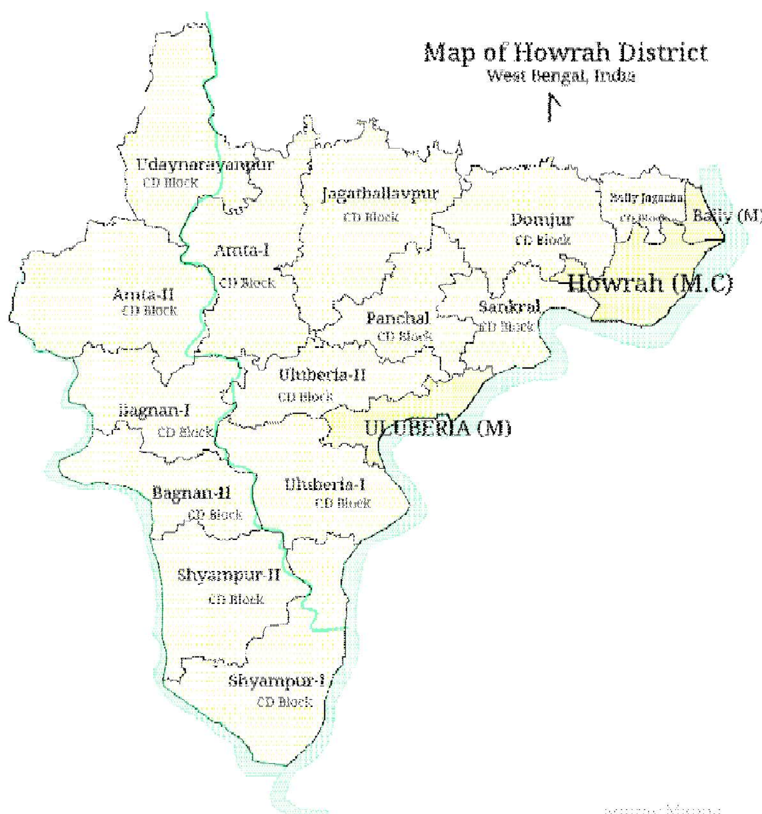
This enhancement of financial autonomy surely empowers women by reducing financial dependence on other earning members of the family. Any type of dependence may disempower the dependent. We happily accept up to some degree of some dependence and for that we do not become disempowered. That dependence which a person bound to accept (for any reason) surely disempowers him/her. Someone may say that the scheme changes nothing except spending power of benefit receivers. How does it empower women? Lakshmir Bhandar scheme is a social security provisions of the government so it surely empowers women by reducing financial dependence on earning member(s) of the family as it supports some entitlement (entitlement gain due to transfer) or preventing women from entitlement failure.

The present paper tries to examine the role of the Lakshmir Bhandar scheme on women empowerment and poverty alleviation using a field survey data from Howrah District of West Bengal.

The paper is divided as follows. A brief introduction is given in this section, data and methodology is given in section-II, data analysis and results are given in section-III and finally we conclude in section-IV.

II. Data and Methodology

Data is an important factor for any empirical analysis. Lakshmir Bhandar (LB) scheme was introduced by the government of West Bengal as a social welfare scheme to the permanent women residents of West Bengal for their empowerment those who belong to the age range above 25 years and below 60 years. To examine how far this scheme empowers Bengal women we have selected Howrah District as our survey area. A structured questionnaire has been prepared for survey containing fifty questions. We along with our enumerators collected



Source: https://www.mapsofindia.com/maps/westbengal/tehsil/haora.html relevant information from 1106 women from different places of Howrah district through direct interview of the sampled women. Among these 1106 women we surveyed 316 women from rural areas and 790 women from urban areas. Data of urban areas has been collected mainly from different wards of Howrah Municipal Corporation.

Howrah district has two Sub-Divisions viz, Howrah Sadar and Uluberia. Howrah Sadar Sub-Division has only one urban area which is Howrah Municipal Corporation and its rural part has five blocks these are Bally Jagacha, Domjur, Panchla, Sankrail and Jagatballavpur. Uluberia sub-division has only one urban area which is Uluberia Municipality and rural part has nine blocks these are Amta-I, Amta-II, Bagnan-I, Bagnan-II, Shyampur-I, Shyampur-II, Uluberia-I, Uluberia-II and Udaynarayanpur. The map of Howrah district is shown below.

Table 1: Information regarding Sampling Design

Village/ Ward	*Block*	*Subdivision*	*District*
Akubhag (10) and Patinan (17)	Bagnan-1 (27)	Uluberia (312)	Howrah (1106)
Joyrampur (45), Pirpur (2), Rampur (2), Nona (1), Bahira (1) and Borgachia (1)	Uluberia-1 (52)		
Kalinagar (2), Fuleswar (182), Kushberia (17), Seijberia (26), Jagatpur (1), Gatripur (1), Gourpur (1), Khalisani (1) and Tantiberia (2)	Uluberia-II (233)		
Ward No.-2 (5), Ward No.-3 (184), Ward No.-4 (38),Ward No.-6 (14), Ward No.-7 (19), Ward No.-8 (8), Ward No.-9 (426), Ward No.-10 (4), Ward No.-15 (1), Ward No.-22 (1), Ward No.-25 (1), Ward No.-30 (1), Ward No.-32 (2), Ward No.-35 (14), Ward No.-36 (28), Ward No.-37 (5), Ward No.-38 (5), Ward No.-47 (12), Ward No.-48 (14) and Ward No.-49 (8)	Howrah Municipal Corporation (790)	Howrah Sadar (794)	
Beldubi (4)	Panchla (4)		

* Sample units are shown in parenthesis.

Table-1 shows the sampling design for the primary survey. We have collected primary data on 1106 women from Howrah district. Out of these 312 are from Uluberia sub-division and 794 from Howrah Sadar sub-division. We have selected three blocks namely, Bagnan-I, Uluberia-I and Uluberia-II from Uluberia sub division. We have collected data on 27 women from the two villages namely, Akubhag and Patinan of Bagnan-I block. From Uluberia-I block, we have collected data on 52 women from six villages namely, Joyrampur, Pirpur, Rampur, Nona, Bahira and Borgachia. Similarly, from Uluberia-II block, we have collected data on 233 women from nine villages namely, Kalinagar, Fuleswar, Kushberia, Seijberia, Jagatpur, Gatripur, Gourpur, Khalisani and Tantiberia. On the other hand, we have collected data on 790 women from twenty wards namely, Ward No-2, 3, 4, 6, 7, 8, 9, 10, 15, 22, 25, 30, 32, 35, 36, 37, 38, 47, 48 and 49 of Howrah Municipal Corporation. Lastly, we have collected data on 4 women from Beldubi village of Panchla block of Howrah Sadar sub-division. In this survey all the sample units are selected purposively.

Table 2: Distribution of Sampled Women by Regions and Status about Benefit Received

Status of Sampled Women	*Rural (%)*	*Urban (%)*	*Total (%)*
Total Sampled Women Received LB Benefit	310 (31.71)	674 (68.29)	984 (100)
Total Sampled Women who did not Apply for the LB Benefit	0 (0.00)	48 (100.00)	48 (100)
Total Sampled Women who applied but not Approved for the LB Benefit	4 (5.41)	70 (94.59)	74 (100)
Total Sampled Women	314 (28.57)	792 (61.43)	1106 (100)

*Source: Authors' own collected data from field survey.

Table-2 shows the distribution of sampled women by regions and status about benefit received. In this primary survey we have collected data on 1106 women. Out of these 984 women are receiving LB benefit and rest 122 (11.03%) women do not receive the LB benefit. Out of these 122 women (those who do not receive the LB benefit), 48 women did not apply for the scheme and rest 74 women who applied for the benefit but the government did not approve their application in any reason. On the other hand, out of 1106 surveyed women, 314 women are surveyed from rural areas and 792 women from urban areas. Out of 314 rural women surveyed 310 women receive LB benefit and out of 792 urban women surveyed 675 women receive LB benefit.

Table 3: Region wise Distribution of LB Beneficiaries by the Poverty Status (Official)

Poverty Status (Official)	*Rural (%)*	*Urban (%)*	*Total (%)*
APL	113 (36.86)	610 (90.48)	723 (73.47)
BPL	171 (54.81)	61 (9.08)	232 (23.58)
Antyodaya	26 (8.33)	3 (0.44)	29 (2.95)
Total LB Beneficiaries	310 (100)	674 (100)	984 (100)

**Source:* Authors' own collected data from field survey.

Table 3 shows the region wise distribution of LB beneficiaries by their official poverty status[5]. From this table it is seen that within the rural areas only 36.86% beneficiaries are APL and rest 63.14% are BPL (a part of the BPL families who are extremely poor termed as Antyodaya). On the other hand, in the urban areas 90.48% beneficiaries come from APL families and only 9.52% beneficiaries come from BPL (including Antyodaya) families. Combining rural and urban 73.47% beneficiaries come from APL families and 26.53% beneficiaries come from BPL families.

III. Data Analysis and Results

In this section of the study, we first try to examine how the beneficiaries of the LB scheme spent the amount of grant received from the LB scheme. The pattern of expenditure helps to assess whether the scheme empowers women or not. It also helps to assess whether the scheme alleviates poverty or not. As women empowerment and poverty alleviation was the two most important objectives of the scheme.

Table 4: Details about LB Benefit Received, Saving and Asset Purchased out of the Benefit

Average No. of Months the Beneficiaries Received Benefit, up to March-2025	29
Average Amount of Money Received by the Beneficiaries up to March-2025	Rs. 20956.00
Average Amount of Money Received by the Family of the Beneficiaries up to March-2025	Rs. 30457.00
Percentage of Beneficiaries who can save a part/full amount of Benefit Received up to March-2025	90.65
Average Amount Saved by each Beneficiary up to March-2025	Rs. 7184.00
Percentage of Beneficiaries who purchased Asset using these Money up to March-2025	42.28
Average Amount Spent to Purchase some Assets up to March-2025	Rs. 12253.00

**Source:* Authors' own collected data from field survey.

Table 4 shows details about amount of LB benefit received, saving and asset purchased of the beneficiaries. Though the scheme was introduced in February 2021 its disbursement of benefit started from September, 2021. Thus, since introduction the age of the scheme as in March, 2025 is 49 months but with respect to disbursement of its benefit the age of the scheme is 43 months. All the sampled beneficiaries were not receiving benefit since September, 2021 because some were applied latter on, some were applied but their application approved latter on, some were applied but did some mistakes and that were corrected latter on. As a result, starting time of benefit received was different for different beneficiaries. Up to March, 2025, average number of months they received benefit is 29 and the average amount of money they received is Rs. 20.956.00. Average amount of money received by the family of the beneficiaries is Rs. 30,457.00 which is higher than the average amount of money received by the beneficiaries because some families have more than one beneficiary. Most of the beneficiaries (90.65%) saved a part of the benefit received and average amount of saving is Rs.

7,184.00. Some of the beneficiaries (42.28%) purchased some assets (partially for costly assets and fully for small assets) like fan, mobile, bicycle, motor cycle, fridge, mixer-grinder etc. and the average amount spent to purchase assets is Rs. 12,253.00. Thus, most the beneficiaries have some bank money/ purchasing power for unforeseen contingencies which they can use according to their own will. This amount guarantees them about their financial autonomy.

Table 5: Pattern of Expenditure of the Benefit Received from LB Scheme

Heads of Expenditure	*Never (%)*	*Sometimes (%)*	*Always (%)*	*Total (%)*
Go to Beauty Parlour	41.67	40.04	18.29	984100)
Purchase Dresses	31.81	56.30	11.89	984(100)
Recharge Mobile	21.04	60.16	18.7	984(100)
Gift friends/relatives	46.04	41.87	12.09	984(100)
Spent on Children's Education	44.21	33.43	22.36	984(100)
Share in Family Expenses	10.57	68.7	20.73	984(100)
Share in Family Treatment	40.35	38.82	20.83	984(100)
Share in Family Crisis	48.47	31.61	19.92	984(100)
Donate to Charitable Trust	57.72	32.93	9.35	984(100)
Donate to Orphan	47.26	36.38	16.36	984(100)
Spent for Tour	39.02	31.00	29.98	984(100)

**Source:* Authors' own collected data from field survey.

Table 5 shows the pattern of expenditure of the benefit received from LB scheme by the beneficiaries i.e., how they spent the money received from the scheme. The table shows the major heads of expenditure on which the beneficiaries spent their money received from the scheme. From this table it is seen that about 58% (40.04+18.29) women 'go to beauty parlour' using this money. About 68% (56.30+11.89) beneficiaries spent this amount to 'purchase dresses' which they prefer. About 79% (60.16+18.7) beneficiaries spent this money to 'recharge mobile' of their own. More than half of the beneficiaries, about 54% (41.87+12.09) spent this money to 'gift friend/relatives'. 55.79% (33.43+22.36) beneficiaries spent this money on 'children's education' and a majority of the beneficiaries 89.43% (68.7+20.73) share this money for 'family expenses'. 59.65% beneficiaries share this money for 'family treatment' and 51.53% beneficiaries share in 'family crisis'. Only 42.28% spent this money to donate 'charitable trust' but about 52.74% beneficiaries spent this money to 'donate orphan'. About 61% beneficiaries spent this amount for 'tour'. The beneficiaries spent the amount of money they received from LB scheme on these major heads. The results directly obtained from the response of the beneficiaries. These are their average response, surely, they do not spend this money on all these heads simultaneously.

From the above analysis it is clear that majority, 89.43% (highest percentage), of the beneficiaries share this money for their family expenses, 59.65% share this money for family treatment and 51.53% share this at the time of family crisis. All these clearly indicate that their families either belong to BPL or just APL because earning of the male members of the family can't always support the minimum necessities of the family. In majority of cases, they afford minimum necessities with the help of LB benefit received by the female members of the family (either partly or fully). The scheme had two main objectives- women empowerment and poverty alleviation. So, it can be said that the scheme has fulfilled its second objective. On the other hand, 78.86% (second highest percentage) beneficiaries spent this money to recharge their mobile, 68.19% spent to purchase their preferred dresses. 58.34% spent on 'go to beauty parlour', 53.96% spent this money to gift friend/ relatives, 55.79% spent for their children's education and 61% spent for short tour. All these indicate that the women beneficiaries receive some purchasing power directly from the government through this scheme which helps to enjoy some financial autonomy and make them more powerful (financially). Thus, the scheme has fulfilled the first objective (women empowerment).

In this section of the study, we are examining from our survey data whether the LB scheme empowers women or not. To assess whether the LB scheme has empowered women or not we have resorted on their self-judgement (direct approach) because empowerment is a 'feeling' or 'realisation' of the assessees. So, we have recorded the response of the beneficiaries from the two direct questions to them. The questions were "Does this Scheme Give You Financial Autonomy?" and "Does this Scheme Raise your Importance in the Family?". So, the beneficiaries responded by their self-assessment and their response are analysed in Table-6.

Table 6: Role of the LB Scheme in Enhancing Financial Autonomy and Importance in the Family from the self-Assessment of the Beneficiaries

Response of the beneficiaries	*Yes (%)*	*Partially(%)*	*No(%)*	*Total(%)*
Does this Scheme Give You Financial Autonomy?	55.09	33.43	11.48	984(100)
Does this Scheme Raise your Importance in the Family?	59.55	26.32	14.13	984(100)

**Source:* Authors' own collected data from field survey.

Table 6 shows the role of LB scheme in enhancing financial autonomy and importance in the family from the self-assessment of the beneficiaries. From this table it is seen that 55.09% beneficiaries from their self-assessment told that the scheme has given them financial autonomy fully and 33.43% beneficiaries said that the scheme has given them financial autonomy partially. Thus, total 88.52% beneficiaries get some financial autonomy through the scheme. Financial autonomy implies financial or economic empowerment of the women. Economic empowerment is the most important type of empowerment among the different types of empowerments and plays a vital role for overall empowerment of women.

This table also shows that 59.55% beneficiaries have realised and told that the scheme has fully raised importance in the family and 26.32% beneficiaries have realised that the scheme has partially raised importance in the family. Thus, a total of 85.87% beneficiaries has realised that the scheme has raised their importance in the family. Enhancement of importance in the family implies decrease of disempowerment or increase of empowerment of the beneficiaries. Therefore, from the above analysis it can be said that the LB scheme directly empowers women and fulfils its first objective.

If unemployed women get some pocket money to meet their personal needs from the family head or father or husband or elder brother(s) then they enjoyed some financial autonomy which helps to empower them. It can be treated as prevention of women from entitlement failure (entitlement failure due to transfer failure) by providing a direct cash transfer to them by the male counterpart of the family. The prevention from entitlement failure surely implies women empowerment. However, it may happen that as government starts to provide a monetary support to the beneficiaries the male counterpart of some family may change their practice of provision of pocket money, some may continue as usual, some may stop totally and some may reduce frequency or as and when demanded basis. This type of change of practice has a direct impact on the process of women empowerment. So, in this section we are trying to examine the status of pocket money of the beneficiaries before and after the implementation of the LB scheme. This is shown in table 7.

Table 7: Effect of LB Scheme on Status of Pocket Money of the LB Beneficiaries

Response (%)	*Your Father/Husband/House Head used to give you Pocket Money (Before getting monetary benefit of the scheme)*	*Your Father/Husband/House Head gives you Pocket Money (After getting monetary benefit of the scheme)*
Yes (%)	31.57	26.40
Sometimes (%)	60.00	60.91
Never (%)	8.43	12.69
Total	984 (100)	984 (100)

**Source:* Authors' own collected data from field survey.

Table 7 shows the response of the beneficiaries about the status of pocket money before and after getting monetary benefit of the LB scheme. From this table it is seen that 5.17% beneficiaries those who used to get pocket money from their male counterpart of the family before getting monetary benefit of the LB scheme do not get pocket money after getting monetary benefit from LB scheme. On the other hand, 8.43% beneficiaries never received pocket money before the introduction of the LB scheme. After the introduction of the LB scheme this percentage increased to 12.69. That implies 12.69% beneficiaries receive only the monetary benefit provided by the government through the LB scheme. Thus, in absence of LB scheme 8.43% women would have been disempowered completely (financially) and 60.00% disempowered partially but no one disempowered in presence of LB scheme because every woman receives at least LB benefit from the government (which is one form of entitlement transfer).

The Lakshmir Bhandar Scheme prevents a large group of women from entitlement failure (entitlement failure due to transfer failure) by providing a direct cash transfer to them. The prevention from entitlement failure surely implies women empowerment as entitlement failure is the main cause of disempowerment. Thus, the scheme is very successful regarding the empowerment of women.

In this section of the study we are examining whether the LB scheme helps in poverty alleviation or not because it was the second objective of the scheme. It is discussed in the following section.

Table 8: Effect of LB Scheme and PDS on Poverty Status (Estimated)

Poverty Status	*Percentage of Beneficiaries*
Officially Poor (Antyodaya + BPL)	26.52
(Estimated) Actual Poor (PCMCE < Rs. 1860) in Presence of PDS and LB Scheme	7.11
(Estimated) Would have been Poor in Absence of PDS but in Presence of LB Scheme (PCMCE<Rs 1860)	9.25
(Estimated) Would have been Poor in Absence of LB Scheme but in Presence of PDS (PCMCE<Rs 1860)	12.5
(Estimated) Would have been Poor in Absence of both PDS and LB Scheme (PCMCE<Rs 1860)	39.63

**Source:* Authors' own collected data from field survey.

Table 8 shows poverty status and effect of LB scheme on poverty status. From this table it is seen that 26.52% families are officially poor. Officially poor includes Antyodaya families and BPL families. However, we have estimated that 7.11% families are actually poor[6] in presence of both LB scheme and PDS. A family is actually poor if family's Per Capita Monthly Consumption Expenditure (PCMCE) is below Rs. 1860.00 because, the World Bank recently estimated poverty line as $3.00 per day (2021 PPP) (https://www.worldbank.org/en/news). At the 2025 PPP rate, this translates to roughly Rs. 62.00 per day or Rs. 1860.00 per month for India. This table also shows that 12.50% families would have been poor if there is no LB scheme (in presence of PDS) using the same poverty line consumption figure. The difference between these two percentages indicates poverty vulnerable percentage (Sengupta and Ghose, 2010) due to LB scheme, which is 5.39%. That implies if the government stops LB scheme, then the percentage of poor families would be 12.50 or in otherwards 7.11% families presently lives in below poverty utilising their permanent as well as vulnerable source of income but if this (LB scheme) vulnerable source (it is vulnerable in the sense that the West Bengal Government may stop this scheme at any time as it is a one kind of transfer payment) of income drops by any reason then additional 5.39% families will become poor. So, they may be called poverty vulnerable due to LB scheme. Thus, it can be said that LB scheme has a significant contribution in poverty alleviation and it alone uplifted 5.39% families from BPL to APL. It should be noted that Public Distribution System (PDS) in India has also a significant contribution in reducing poverty. We have estimated that 9.25% families would have been poor if there is no PDS (in presence of LB Scheme) using the same poverty line consumption figure. Thus, PDS reduces poverty by (9.25-7.11=) 2.14%. This 2.14% families are poverty vulnerable due to PDS or in otherwards if government of India stops PDS then additional 2.14% families, who are presently APL will become BPL. If both LB scheme and PDS will be stopped then the poverty percentage would become 39.63. Thus, PDS and LB scheme jointly reduces poverty by (39.63-7.11 =) 32.52% in Howrah District of West Bengal.

Now we are also examining the contribution of LB scheme in poverty alleviation in terms of absolute amount and in percentage terms. This is shown in table-9.

Table 9: Contribution of LB Scheme in Poverty Alleviation

Contribution of LB Scheme in Poverty Reduction	*Amount/Percentage*
Per Capita Monthly Income Addition through LB Scheme	Rs. 350.68
Percentage of Upliftment from Poverty through LB Scheme	18.85

**Source:* Authors' own collected data from field survey.

From table-9 it is seen that the LB scheme has enhanced per capita monthly income of the family members of the beneficiaries by Rs. 350.68. So, it is the absolute amount of contribution of the scheme, on an average, which helps to uplift some of the families from BPL to APL. If monthly per capita consumption expenditure of Rs. 1860.00 (=100%) is the poverty line consumption expenditure then 18.85% (Rs. 350.68 = 18.85%) is the percentage contribution of the LB scheme in poverty alleviation. Thus, on an average LB scheme has 18.85% contribution to uplift a family above poverty line.

Table 10: Estimated Actual Poverty from Different Categories of Officially Poor and Non-Poor

Officially Poor and Non-Poor Categories	*Category wise Contribution of Estimated Poor (%)*	*Estimated Poverty (%) within the Category*
Antyodaya	0.51	17.24
BPL	6.20	26.29
APL	0.40	0.55
Total	7.11	

**Source:* Authors' own collected data from field survey.

Table 10 shows total estimated poverty from different categories of officially poor and non-poor and category wise decomposition of total estimated poverty. Targeted PDS (TPDS) system of India (with the recommendation of State and Union Territory government) divided Indian families into three different categories- these are Antyodaya (extreme poor), BPL and APL (latest update in this regard was done in 2013). The type of Ration Card a person holds is his/her poverty status. Thus, we can say Ration Card bears the poverty status of a person or a family, officially, and it is called official poverty status. The poverty status of a family changes overtime, a family belongs to BPL today may be uplifted to APL tomorrow and the opposite is also true. The government of India as well as the State government provide subsidies and benefits of different types of social welfare schemes mainly aiming to alleviate poverty. However, if the present poverty status (actual) is different from the poverty status once determined in the long past by issuing a Ration Card, then all the effort of the government for provision of subsidies and benefits of different welfare schemes spoils down completely. Use of poverty status determined in the long past may increase inequality in income distribution by giving a punishment to a BPL family who was APL in the past. So, use of official poverty status should be recent past or official poverty status should be updated in each five years duration or less. Otherwise, official poverty status can not be used as criteria for receiving subsidy and benefits of the social welfare schemes.

In table 8 we have estimated that the peoples living below the poverty line is 7.11%. Now a decomposition of total estimated poverty according to official poor, non-poor categories are shown in table-10. From this table it is seen that among the Antyodaya families, only 17.24% are living under the poverty line. Though, officially, a label of 'extreme poverty' was pasted on all of them. Thus, 82.76% Antyodaya families are presently living above poverty line. Similarly, among the BPL families, 26.29% are living under the poverty line. Thus, 73.71% BPL families are presently living above poverty line. The table also shows that 0.55% of APL families are living below poverty line in spite of the fact that officially a label of "Above Poverty Line" was pasted on all of them. Thus, from above analysis we can say that majority of the BPLs are living under poverty line after availing all the subsidies and benefit of the governments. They are extremely deprived among the three categories. This result pin points that TPDS should revise poverty status (Official) as early as possible.

IV. Conclusion and Policy Suggestions

In West Bengal the LB scheme was introduced in February, 2021 but its disbursement of benefit started from September, 2021. Thus, with respect to disbursement of its benefit the age of the scheme is 43 months. However our data reveals that up to March, 2025, the beneficiaries received benefit for 29 months (on an average) and the average amount of money they received is Rs. 20.956.00. Average amount of money received by the family of the beneficiaries is Rs. 30,457.00. Most of the beneficiaries saved a part of the benefit received and average amount of saving is Rs. 7,184.00. 42.28% beneficiaries purchased some assets (partially for costly assets and fully for small assets) like fan, mobile, bicycle, motor cycle, fridge, mixer-grinder etc. and the average amount spent to purchase assets is Rs. 12,253.00.

The beneficiaries of LB scheme spent the money they have received from the scheme on some common heads. The majority, 89.43%, of the beneficiaries share this money for their family expenses, 59.65% share this money for family treatment and 51.53% share this at the time of family crisis. All these clearly indicate that their families either belong to BPL or just APL because earning of the male members of the family can't always support the minimum necessities of the family. In majority of cases, the family afford minimum necessities with the help of LB benefit received by the female members of the family (either partly or fully). Thus, the scheme helps to eradicate poverty. On the other hand, 78.86% beneficiaries spent this money to recharge their mobile, 68.19% spent this money to purchase their preferred dresses. 58.34% spent on 'go to beauty parlour', 53.96%

spent this money to 'gift friend/ relatives', 55.79% spent for their children's education and 61% spent for short tour. All these indicate that the women beneficiaries receive some purchasing power directly from the government through this scheme which helps to enjoy some financial autonomy and make them more powerful (financially). Thus, the scheme helps to empower women.

From the self-assessment of the beneficiaries, 88.52% beneficiaries have realised and told that they get some financial autonomy through the scheme. Financial autonomy implies financial or economic empowerment of the women. Economic empowerment is the most important type of empowerment among the different types of empowerments and plays a vital role for overall empowerment of women. Similarly, 85.87% beneficiaries have realised and told that the scheme has raised their importance in the family. Enhancement of importance in the family implies decrease of disempowerment or increase of empowerment of the beneficiaries. Therefore, it can be said that the LB scheme directly empowers women.

It is found that in absence of LB scheme 8.43% women would have been disempowered completely (financially) and 60.00% disempowered partially because their father/ husband/ family head do not used to give any pocket money. The LB scheme prevents a large group of women from entitlement failure (entitlement failure due to transfer failure) by providing a direct cash transfer to them. The prevention from entitlement failure surely implies women empowerment as entitlement failure is the main cause of disempowerment. Thus, the scheme is very successful regarding the empowerment of women.

The LB scheme has a significant impact on poverty alleviation. Our data reveals that in Howrah district of West Bengal, 26.52% families are officially poor. Officially poor includes Antyodaya families and BPL families. However, we have estimated that 7.11% families are actually poor in presence of both LB scheme and PDS, using the World Bank recent estimated poverty line as $3.00 per day (2021 PPP) . We have also estimated that 12.50% families would have been poor if there is no LB scheme (in presence of PDS). Thus, it can be said that LB scheme has a significant contribution in poverty alleviation and it alone uplifted 5.39% families from BPL to APL. The Public Distribution System (PDS) in India has also a significant contribution in reducing poverty. We have estimated that 9.25% families would have been poor if there is no PDS (in presence of LB Scheme). Thus, PDS reduces poverty by 2.14%. If both LB scheme and PDS will be stopped then the poverty percentage would become 39.63. Thus, PDS and LB scheme jointly reduces poverty by (39.63-7.11 =) 32.52% in Howrah District of West Bengal.

The LB scheme has enhanced per capita monthly income of the family members of the beneficiaries by Rs. 350.68. So, it is the absolute amount of contribution of the scheme, on an average. If monthly per capita consumption of Rs. 1860.00 (=100%) is the poverty line consumption then 18.85% (Rs. 350.68 = 18.85%) is the percentage contribution of the LB scheme in poverty alleviation. Thus, on an average LB scheme has 18.85% contribution to uplift a family above poverty line.

The present study has found that among the Antyodaya families, only 17.24% are poor. Though, officially, a label of 'extreme poverty' was pasted on all of them. Thus, 82.76% Antyodaya families are living above poverty line by availing subsidies and benefits of the social welfare schemes. Similarly, among the BPL families, 26.29% are poor. Thus, 73.71% BPL families are living above poverty line by availing subsidies and benefits of the social welfare schemes. Only 0.55% of APL families are living below poverty line in spite of the fact that officially a label of "Above Poverty Line" was pasted on all of them. Thus, from above analysis we can say that among the different types of ration card holders (APL, BPL, and Antyodaya) majority of the BPL ration card holders are living under poverty line after availing all the subsidies and benefit of the governments.

Policy Suggestion

This study suggests some policies. These are:

1. Any scheme like LB scheme is very much helpful in both poverty alleviation and women empowerment. Thus, Government of India and other State Governments may implement this type of scheme for poverty alleviation and women empowerment.
2. Distribution of government subsidies and benefits of the social welfare schemes to the poor and non-poor families on the basis of APL, BPL and Antyodaya ration card (Official Poverty Status) which was updated in the long past leads to misallocation of resources. Thus, Official Poverty Status should be updated in each five years duration or less.

Notes

1. If we consider only marketed transactions then contribution of women is less than men but if we consider marketed as well as non-marketed transactions then contribution of women may be higher than men.
2. Initially, financial assistance was Rs. 1000.00 per month for ST/SC and Rs. 500.00 per month for others however since April, 2024 it was Rs. 1200.00 per month for SC/ST and Rs. 1000.00 per month for others.

3. Official poverty status means the type of ration card issued to the family by the government of West Bengal.
4. Using the World Bank's updated poverty line, about 5.75% of Indians live in extreme poverty as of 2025, a sharp decline from 27% in 2011–12.

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